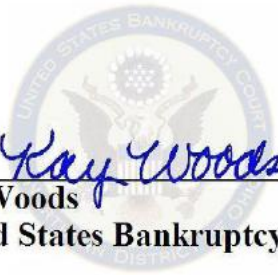


IT IS SO ORDERED.

**Dated: April 5, 2018
04:51:16 PM**


Kay Woods

Kay Woods
United States Bankruptcy Judge

**IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
EASTERN DIVISION**

In Re:)	Case Number 18-40034
)	
LEMAR D. CARLISLE, SR.)	Chapter 13
Debtor)	
)	Judge Kay Woods

**ORDER AVOIDING JUDICIAL LIEN
ON EXEMPT PROPERTY**

This matter came before the Court upon Debtor's Motion to Avoid Judicial Lien on Exempt Property pursuant to 11 U.S.C. §522(f).

This Court finds that Debtor owns real property located at 954 Bonnie Brae Avenue, Youngstown, Ohio, with a fair market value of approximately \$13,070.00 and that the property is Debtor's primary residence.

This Court further finds that Kondaur Capital Corporation has a mortgage lien on the property with an approximate balance due and owing at the time of filing of this bankruptcy proceeding in the sum of \$26,969.61 pursuant to its filed claim.

This Court further finds that Debtor is entitled to and has claimed a homestead exemption for the subject property.

This Court further finds that Creditor 1st Investors Financial Services, Inc. (aka First Investors Fin Services Inc), filed a pre-petition Judicial Lien against Debtor on June 27, 2003 and May 27, 2008, in the Mahoning County Court of Common Pleas, recorded in Case Nos. 2003 JD 01566 and 2008 JD 02609.

This Court further finds that the existence of the mortgage to Kondaur Capital Corporation, as well as the homestead exemption to which Debtor is entitled to, exceed the fair market value of the property. Therefore, the judicial lien held by Creditor 1st Investors Financial Services, Inc. (aka First Investors Fin Services Inc), impairs the exemption to which Debtor is entitled under 11 U.S.C. §522(f).

With no responsive pleading being filed, after due consideration, and for good cause shown, this Court finds that Debtor's Motion to Avoid the Judicial Lien of Creditor 1st Investors Financial Services, Inc. (aka First Investors Fin Services Inc) is well taken and sustained.

IT IS THEREFORE, ORDERED ADJUDGED AND DECREED that upon issuance of an Order of Discharge in this case, the Judgment Lien filed in the Mahoning County Court of Common Pleas by Creditor 1st Investors Financial Services, Inc. (aka First Investors Fin Services Inc), at Case Nos. 2003 JD 01566 and 2008 JD 02609, shall be avoided and cancelled of record.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that the clerk of the Mahoning County Court of Common Pleas shall cancel the Judgment Lien in Case Nos. 2003 JD 01566 and 2008 JD 02609, upon the filing of this Order Avoiding Judicial Lien and the Order of Discharge in this case.

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Submitted by:
/s/Diane Sekerak Stevens

Diane Sekerak Stevens (0064775)
150 E. Market St., Suite 300
Warren, OH 44481
330-391-7484
330-391-7568 fax
DStevens@dianestevenslaw.com
Attorney for Debtor

CERTIFICATE OF SERVICE

A true and correct copy of the Order for Extension of Time was served:

Via the Court's Electronic Case Filing system on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

Diane Sekerak Stevens
Attorney for Debtors
DStevens@dianestevenslaw.com

Michael A. Gallo
Chapter 13 Trustee
mgallo@gallotrustee.com, mgallo@ecf.epiqsystems.com

Office of U.S. Trustee
Northern District of Ohio
(registered address)usdoj.gov

And by regular U.S. mail, postage prepaid, on :

1st Investors Financial Services, Inc.
380 Interstate North Pwky, #300
Atlanta, GA 30339
Creditor

Lemar D. Carlisle, Sr.
954 Bonnie Brae Avenue
Youngstown, OH 44511
Debtor